

FILED  
6/21/22 5:12 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In Re:	)	Bankruptcy No. 20-21805-GLT
Arnold J. Rose III	)	Chapter 13
Debtor	)	Doc No. <u>53</u>
Arnold J. Rose III	)	
Movant	)	
v.	)	
Ronda J. Winnecour, Chapter 13 Trustee	)	
Respondent	)	

**STIPULATED ORDER MODIFYING PLAN**

WHEREAS, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: **The Debtor**
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☐ Other: \_\_\_\_\_

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☐ Chapter 13 Plan dated \_\_\_\_\_
- ☒ Amended Chapter 13 Plan dated **September 25, 2020**

is modified as follows:

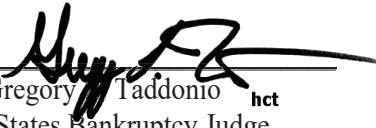
***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Debtor(s) Plan payments shall be changed from \$4,540.00 to \$4,113.00 per month, effective June 2022; and the Plan term shall be changed from 53 months to 60 months.
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☐ Other: \_\_\_\_\_

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

SO ORDERED, this 21st day of June, 2022

  
\_\_\_\_\_  
Judge Gregory Taddonio <sup>hct</sup>  
United States Bankruptcy Judge

Dated: \_\_\_\_\_

Stipulated by:

/s/ Bryan P. Keenan  
Bryan P. Keenan  
Counsel to Debtor

Stipulated by:

/s/ James Warmbrodt  
James Warmbrodt  
Counsel to Chapter 13 Trustee

cc: All Parties in Interest to be served by Clerk

In re:  
Arnold J. Rose, III  
Debtor

Case No. 20-21805-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jun 22, 2022

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2022:

Recip ID	Recipient Name and Address
db	+ Arnold J. Rose, III, 14 Dinell Drive, Pittsburgh, PA 15221-4563
15252916	+ Central Credit Services, LLC, Re: Chestnut Hills Dental, 9550 Regency Square Blvd, Suite 500 A, Jacksonville, FL 32225-8169
15252918	+ Cynthia D. Rose, 14 Dinnell Drive, Pittsburgh, PA 15221-4563
15252919	+ Cynthia Rose, 14 Dinell Drive, Pittsburgh, PA 15221-4563
15252922	Greater Pittsburgh FCU, 4415 Fifth Avenue, Pittsburgh, PA 15213-2654
15252927	+ Wells Fargo Bank NA (Bobs Furniture), Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
15263414	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15252928	Wells Fargo Home Mortgage, Attn: Written Correspondence/Bankruptcy, Mac#2302-04e Pob 10335, Des Moines, IA 50306

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bnc@bass-associates.com	Jun 22 2022 23:40:00	Accelerated Inventory Mgt, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 22 2022 23:46:41	BMW Financial Services NA, LLC, c/o AIS Portfolio, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: kbarkley@bernsteinlaw.com	Jun 22 2022 23:41:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ Email/Text: ebnpeoples@grblaw.com	Jun 22 2022 23:41:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Jun 22 2022 23:41:00	SPECIALIZED LOAN SERVICING LLC, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Jun 22 2022 23:41:00	Specialized Loan Servicing LLC, PO Box 9013, Addison, TX 75001-9013
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jun 22 2022 23:41:00	Specialized Loan Servicing, LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
15273647	+ Email/Text: bnc@bass-associates.com	Jun 22 2022 23:40:00	Accelerated Inventory Mgt. LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
15252914	Email/PDF: acg.bmw.ebn@aisinfo.com	Jun 22 2022 23:46:46	BMW Financial Services, Attn: Bankruptcy Department, Po Box 3608, Dublin, OH 43016-0306
15265381	+ Email/PDF: acg.bmw.ebn@aisinfo.com	Jun 22 2022 23:46:35	BMW Financial Services Attn: Customer Accounting, 5550 Britton Parkway, Hilliard, OH 43026-7456

District/off: 0315-2

User: auto

Page 2 of 3

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15252913	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jun 22 2022 23:40:00	Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
15269022	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jun 22 2022 23:41:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15252915	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 22 2022 23:46:34	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15256793	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 22 2022 23:46:46	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15271371	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 22 2022 23:46:42	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15252917	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 22 2022 23:46:36	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15252921	Email/Text: mrdiscen@discover.com	Jun 22 2022 23:40:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15252920	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 22 2022 23:46:37	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15271370	Email/Text: bnc-quantum@quantum3group.com	Jun 22 2022 23:41:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15256982	Email/Text: mrdiscen@discover.com	Jun 22 2022 23:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15252923	+ Email/Text: Documentfiling@lciinc.com	Jun 22 2022 23:41:00	LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807
15252924	+ Email/Text: bankruptcynotices@psecu.com	Jun 22 2022 23:41:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
15267888	Email/Text: bankruptcynotices@psecu.com	Jun 22 2022 23:41:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
15278629	+ Email/PDF: ebnotices@pnmac.com	Jun 22 2022 23:46:36	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
15252925	+ Email/PDF: ebnotices@pnmac.com	Jun 22 2022 23:46:48	Pennymac Loan Services, Correspondence Unit/Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387
15266281	+ Email/Text: ebnpeoples@grblaw.com	Jun 22 2022 23:41:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Ave., Pittsburgh, PA 15233-1828
15344441	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jun 22 2022 23:41:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
15252926	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jun 22 2022 23:41:00	Toyota Financial Services, PO box 5855, Carol Stream, IL 60197
15275234	Email/PDF: ebn_ais@aisinfo.com	Jun 22 2022 23:46:41	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15252927	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jun 23 2022 12:39:34	Wells Fargo Bank NA (Bobs Furniture), Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
15259074	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jun 23 2022 12:39:34	Wells Fargo Bank, N.A., Wells Fargo Bank, N.A., Default Document Processing, MAC#N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663
15263414	Email/PDF: Bankruptcynotices_CCsBKOperations@wellsfargo.com	Jun 23 2022 12:39:42	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15252928	Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jun 23 2022 12:39:34	Wells Fargo Home Mortgage, Attn: Written

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Page 3 of 3

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Correspondence/Bankruptcy, Mac#2302-04e Pob  
10335, Des Moines, IA 50306

TOTAL: 33

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
cr		WELLS FARGO BANK, N.A.
cr	*	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
15259074	##+	Wells Fargo Bank, N.A., Wells Fargo Bank, N.A., Default Document Processing, MAC#N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663

TOTAL: 2 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 24, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Bryan P. Keenan	on behalf of Debtor Arnold J. Rose III keenan662@gmail.com, melindap662@gmail.com; keenan.bryanp.r106644@notify.bestcase.com; ciennal662@gmail.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mmiksich@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor WELLS FARGO BANK N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor WELLS FARGO BANK N.A. pawb@fedphe.com

TOTAL: 9